

# EXHIBIT

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Admitted in RI & MA

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May 12, 2017

**BY FIRST CLASS MAIL**

Surge  
P.O. Box 3220  
Buffalo, NY 14240

Re: Millard D. Norton, III, account no. ending, 9948  
Chapter 7 Bankruptcy Case No., 17-10644

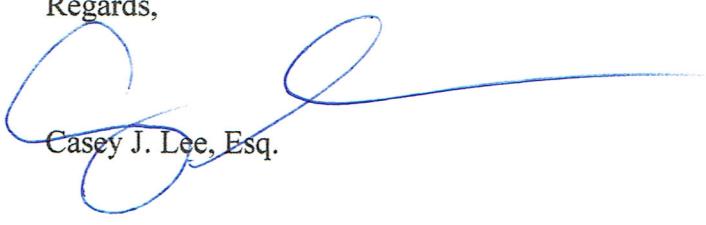
Dear Sir or Madam:

I am writing concerning your attempt to collect money on the above-referenced account via the letter dated May 3, 2017. A copy of that letter is enclosed for your immediate reference. The letter was sent to my client, Millard Norton, who filed a chapter 7 bankruptcy case on April 21, 2017. Copies of the bankruptcy notice and Schedule F listing Mr. Norton's Surge account are enclosed for your immediate reference.

Your attempt to collect on Mr. Norton's account during his case is a clear violation of the automatic stay provisions of 11 U.S.C. § 362 of the United States Bankruptcy Code. Please immediately update your records to reflect that Mr. Norton's account is in an active bankruptcy case. Should there be any further attempts to collect on this account, Mr. Norton is prepared to pursue all available remedies.

Thank you for your attention to this important legal matter.

Regards,



Casey J. Lee, Esq.

Enc.

Cc: Millard Norton



MAY 03, 2017

861  
A305

MILLARD D NORTON III  
738 PARK AVE APT 2R  
WOONSOCKET RI 02895-5836



RE: SURGE MasterCard®  
Account Number Ending: [REDACTED] 9948

Account Balance: \$772.16  
Amount Due: \$241.00  
Past Due Amount: \$169.00

Dear Millard D Norton:

Your SURGE MasterCard account is now three payments past due and has been reported as such to major credit reporting agencies. Your account privileges are at risk of being suspended or terminated.

We have several programs available to assist you in making payments. Please call 1-866-513-4614, Monday through Friday 7:00am to 10:00pm EST, Saturday 8:00am to 4:00pm EST, and speak to one of our friendly Customer Service Specialists about these programs. We are eager to help you.

**To make a payment without speaking to us use one of our convenient payment methods listed below:**

- Internet Payments accepted at [www.SURGECardInfo.com](http://www.SURGECardInfo.com)
- Western Union Quick Collect-Code City: GOFORGOLD State: DE
- MoneyGram Express Payment-Receive Code 5854 Newark, DE
- Mail payments to: SURGE MasterCard, P.O. Box 31292 Tampa, FL 33631-3292

Please note Western Union and MoneyGram charge a fee for using their service.

If you have already mailed your payment, please disregard this notice.

Sincerely,

Collections Department

This is an attempt to collect a debt and any information will be obtained for that purpose. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**4.22 Navigant Credit Union**

Nonpriority Creditor's Name

1005 Douglas Pike

Number Street

Smithfield RI 02917  
City State Z P Code**Who incurred the debt? Check one.**

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

 **Check if this claim is for a community debt****Is the claim subject to offset?**

No

Yes

Last 4 digits of account number 8308

**Total claim**

\$ 1,201.72

When was the debt incurred? 06/2014

**As of the date you file, the claim is: Check all that apply.**

Contingent

Unliquidated

Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and o her similar debts

Other. Specify Overdrawn Bank Account

**4.23 Shell**

Nonpriority Creditor's Name

P.O. Box 6406

Number Street

Sioux Falls SD 57117  
City State Z P Code**Who incurred the debt? Check one.**

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

 **Check if this claim is for a community debt****Is the claim subject to offset?**

No

Yes

Last 4 digits of account number 8001

\$ 290.02

When was the debt incurred?

**As of the date you file, the claim is: Check all that apply.**

Contingent

Unliquidated

Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and o her similar debts

Other. Specify Credit Card Debt

**4.24 Surge Mastercard**

Nonpriority Creditor's Name

Cardholder Services

Number Street

P.O. Box 8099

Newark DE 19714  
City State Z P Code**Who incurred the debt? Check one.**

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

 **Check if this claim is for a community debt****Is the claim subject to offset?**

No

Yes

Last 4 digits of account number 9948

\$ 430.24

When was the debt incurred? 03/2016

**As of the date you file, the claim is: Check all that apply.**

Contingent

Unliquidated

Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and o her similar debts

Other. Specify Credit Card Debt

**Information to identify the case:**

Debtor 1	<b>Millard D. Norton III</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
United States Bankruptcy Court	<b>District of Rhode Island</b>	
Case number:	<b>1:17-bk-10644</b>	

Social Security number or ITIN	<b>xxx-xx-5425</b>
EIN	_____
Social Security number or ITIN	_____
EIN	_____
Date case filed for chapter	<b>7 4/21/17</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Millard D. Norton III	
2. All other names used in the last 8 years		
3. Address	738 Park Avenue Apt. 2R Woonsocket, RI 02895	
4. Debtor's attorney Name and address	Casey J. Lee Casey J. Lee, Attorney at Law 91 Friendship Street Suite 1 Providence, RI 02903	Contact phone (401) 400-4005 Email: <a href="mailto:casey@cjlfir.com">casey@cjlfir.com</a>
5. Bankruptcy trustee Name and address	Charles A. Pisaturo Jr. Law Offices of Charles A. Pisaturo Jr. 1055 Elmwood Avenue Providence, RI 02907-2817	Contact phone (401) 274-3800 Email: <a href="mailto:Charlie@pisaturolaw.com">Charlie@pisaturolaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	The Federal Center 380 Westminster Street 6th Floor Providence, RI 02903	Hours open 9:00am – 4:00pm <a href="http://www.rib.uscourts.gov">www.rib.uscourts.gov</a> Contact phone (401) 626-3100 Date: 4/22/17
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		
<b>7. Meeting of creditors</b>	<b>May 25, 2017 at 02:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>The Federal Center, 380 Westminster Street, 6th Floor Room 620, Providence, RI 02903</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 7/24/17</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	